

<i>SERFF Tracking Number:</i>	<i>PHYS-126701338</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>46364</i>
<i>Company Tracking Number:</i>	<i>H_MSUPFRAR_001 (0810)</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)</i>		

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-126701338 State: Arkansas

TOI: MS05I Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed-Filed-
Closed

State Tr Num: 46364

Sub-TOI: MS05I.001 Plan A

Co Tr Num: H_MSUPFRAR_001
(0810)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara
Magee-Garcia

Disposition Date: 08/03/2010

Date Submitted: 07/30/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: H_MSUPFRAR_001 (0810)

Status of Filing in Domicile: Pending

Project Number: H_MSUPFRAR_001 (0810)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/03/2010

Explanation for Other Group Market Type:

State Status Changed: 08/03/2010

Deemer Date:

Created By: Sara Magee-Garcia

Submitted By: Sonya Dickey

Corresponding Filing Tracking Number:

H_MSUPFRAR_001 (0810)

Filing Description:

RE: Medicare Supplement Advertisements-Web pages

Overview web page: H_MSUPFRAR_001 (0810)

Benefits and Features web page: H_MSUPFRAR_002 (0810)

Coverage Details web page: H_MSUPFRAR_003 (0810)

Common Questions web page: H_MSUPFRAR_004 (0810)

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<i>Company Tracking Number:</i>	<i>H_MSUPFRAR_001 (0810)</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)</i>		

Attached are copies of the above referenced material for your review and approval. This material will be used to create an interest in the following Medicare Supplement Policies/Rider:

Policies/Rider Medicare Supplement Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

P026AR G 8-12-09

P027AR High Ded F 8-12-09

Rider B345 8-12-09

This material is similar to the material approved on 5/27/2010 under SERFF file number PHYS-126613165.

On the pdf attached there is a bracket under the "How Can We Help?" this is where a photo will be located. The photo will consist of the following: a farmer, a women in an office, an older couple fishing or a woman landscaping
These photos correlate with our picture options and personas that were previously filed with our Corporate Home Page.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663 or (402)633-1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey,	sonya.dickey@physiciansmutual.com
2600 Dodge Street	402-633-1663 [Phone]
Omaha, NE 68131	402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>PHYS-126701338</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)</i>		
Fee Explanation:	\$50 per form, 4 forms		
Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$200.00	07/30/2010	38409952

SERFF Tracking Number:	PHYS-126701338	State:	Arkansas
Filing Company:	Physicians Mutual Insurance Company	State Tracking Number:	46364
Company Tracking Number:	H_MSUPFRAR_001 (0810)		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Med Sup		
Project Name/Number:	H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/03/2010	08/03/2010

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<i>Project Name/Number:</i>	<i>H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)</i>		

Disposition

Disposition Date: 08/03/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PHYS-126701338	State:	Arkansas
Filing Company:	Physicians Mutual Insurance Company	State Tracking Number:	46364
Company Tracking Number:	H_MSUPFRAR_001 (0810)		
TOI:	MS051 Individual Medicare Supplement -	Sub-TOI:	MS051.001 Plan A
	Standard Plans		
Product Name:	Med Sup		
Project Name/Number:	H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	H_MSUPFRAR_001 (0810)	Filed	Yes
Form	H_MSUPFRAR_002 (0810)	Filed	Yes
Form	H_MSUPFRAR_003 (0810)	Filed	Yes
Form	H_MSUPFRAR_004 (0810)	Filed	Yes

SERFF Tracking Number: PHYS-126701338 State: Arkansas

Filing Company: Physicians Mutual Insurance Company State Tracking Number: 46364

Company Tracking Number: H_MSUPFRAR_001 (0810)

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Med Sup

Project Name/Number: H_MSUPFRAR_001 (0810) /H_MSUPFRAR_001 (0810)

Form Schedule

Lead Form Number: H_MSUPFRAR_001 (0810)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Filed 08/03/2010	H_MSUPF RAR_001 (0810)	Advertising	H_MSUPFRAR_001 (0810)	Initial			H_MSUPFRA R_001 (0810).pdf
Filed 08/03/2010	H_MSUPF RAR_002 (0810)	Advertising	H_MSUPFRAR_002 (0810)	Initial			H_MSUPFRA R_002 (0810).pdf
Filed 08/03/2010	H_MSUPF RAR_003 (0810)	Advertising	H_MSUPFRAR_003 (0810)	Initial			H_MSUPFRA R_003 (0810).pdf
Filed 08/03/2010	H_MSUPF RAR_004 (0810)	Advertising	H_MSUPFRAR_004 (0810)	Initial			H_MSUPFRA R_004 (0810).pdf



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Medicare Supplement

Customer Center

Quick links to the most common requests.

- Change of address
- File a claim
- Automatic bank withdrawal
- Change your beneficiary

Home > Products > Medicare Supplement

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Medicare Supplement

Physicians Mutual Insurance Company® a member of the Physicians Mutual family

Overview | Benefits & Features | Coverage Details | Common Questions

Medicare Supplement insurance can help you pay bills Medicare may not cover (often called coverage "gaps"). This helps you keep more money in your pocket to spend on things you enjoy, not on medical bills.

- Physicians Mutual offers a variety of options to help meet your needs and budget — [contact a producer](#) today to learn more
- Our [all-new Innovative and Unique Option](#) helps save you money on premiums — you may also qualify for additional discounts that could save you even more money
- Our [VISTA Funder annuity](#) works with your Medicare Supplement coverage to help make it even easier to pay medical bills
- We consistently receive some of the highest [financial strength ratings](#) in the nation — we'll be here to service your insurance policy
- No claim forms are needed — Medicare Part A and Part B claims are processed electronically and are paid, on average within 3 days

Medicare Supplement Insurance Policy Kinds: P020/P025/P026/P027; B345
Annuity Kind: AP117

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Physicians Life Insurance Company provides important life insurance, as well as annuities.
Physicians Mutual Insurance Company and Physicians Life Insurance Company are not financially responsible for each others' products.
In CO/LA/MO: Our Medicare Supplement insurance is available for people under age 65.

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Medicare Supplement

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Overview

Benefits & Features

Coverage Details

Common Questions

Medicare Supplement insurance works to help fill the gaps in your Medicare coverage. Depending on the type of coverage you choose, you can receive benefits for:

- Medicare deductibles, co-payments and coinsurance
- Hospital stays
- Skilled nursing facility stays
- Hospice care

In addition, every Medicare Supplement insurance policy comes with these **guarantees**:

- There are **no network restrictions** — go to the Medicare-approved doctor, hospital or specialists you want
- Your coverage will **never be canceled** because of your age, health, or the amount of money you collect — just pay your premiums on time and your coverage is guaranteed renewable, meaning it automatically renews year after year
- You have **nothing to lose** — you can cancel your coverage within 30 days of receiving it and get a full refund of your money

Plus, you may also be able to **receive discounts on your premiums**! A producer can explain all your money-saving options, so be sure to [contact us](#) for more information.

Please read the Coverage Details for more information (this insurance has [limitations](#)).

Medicare Supplement Insurance Policy Kinds:
P020/P025/P026/P027; B345

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Medicare Supplement

Physicians Mutual Insurance Company® *a member of the Physicians Mutual family*

Overview

Benefits & Features

Coverage Details

Common Questions

All insurance companies that sell Medicare Supplement insurance must offer the basic plan (Plan A). They may also choose to offer additional plans (Plans B-D, F, G, K-N).

Physicians Mutual offers Plans A, F, High Deductible F and G. We also have an **Innovative Option** and various **discounts to lower your premiums**. Plus, if you add a [VISTA Funder annuity](#) with your coverage, you can earn interest on the money you save and get help paying some of your medical bills. A friendly Physicians Mutual producer can explain all your options, at no charge.

Select a Medicare Supplement plan based on your needs. Consider a coverage option that includes the basic (Plan A) benefits, plus any additional benefits you feel suit your personal needs. Depending on the plan you choose, you can receive benefits for:

- Medicare Part A deductible (\$1,100 in 2010)
- Medicare Part B deductible (\$155 in 2010)
- Medicare Part B excess charges subject to the limiting charge
- Skilled nursing facility coinsurance
- Foreign travel emergency care

All plans can provide these benefits:

- **Inpatient care:** covers Medicare Part A coinsurance, plus coverage for 365 days after Medicare benefits end
- **Medical costs:** covers Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services
- **Blood:** covers first three pints of blood each year
- **Hospice:** covers Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

Please be sure to read about your [coverage options](#) and all the details about our Medicare Supplement insurance (this insurance has [limitations](#)).

Medicare Supplement Insurance Policy Kinds:
P020/P025/P026/P027; B345

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Medicare Supplement

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Overview

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Common Questions

- What is Medicare Supplement insurance?
- How does the Innovative Option work?
- How does the High Deductible Plan F work?
- What kinds of discounts are available?
- How do I decide which coverage is right for me?
- Are there any other options that help pay medical bills?
- How do I pick an insurance company?
- Will my benefits change every year?
- Will my premiums increase?
- What are some common Medicare Supplement insurance terms?
- Where can I go to learn more?

How Can We Help?

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Learn More

What is Medicare Supplement insurance?

Medicare Supplement insurance is a health insurance policy sold by private insurance companies designed to help pay some of the medical costs not covered by Medicare.

There are 10 standardized Medicare Supplement insurance policies (Plans A-D, F, G, K-N). Federal law requires all Medicare Supplement insurance policies to be the same from company to company, although some companies may offer discounts or innovative options. So, you should base your decision on the company's unique options, reliability, financial strength and customer service.

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How does the Innovative Option work?

With the Innovative Option working with the standard Plan F, your deductible goes away January 1, following your third policy anniversary. You keep your lower premiums (up to 30% less) for life!

To learn more, [contact us](#).

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How does the High Deductible Plan F work?

The High Deductible Plan F offers you an annual deductible for the life of the policy. This deductible means LOWER premiums (up to 65% less) for life!

To learn more, [contact us](#).

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What kinds of discounts are available?

We offer a variety of discounts. In addition to the discounts you receive for having the [Innovative](#) Option or a High Deductible Plan F, you save money when you have more than one of our Medicare Supplement insurance policies in your home (for example, if your spouse buys one). You may also enjoy "multi-policy" discounts if you have other qualifying coverage, such as an annuity or long-term care policy, with us.

To learn more, [contact us](#).

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How do I decide which coverage is right for me?

That depends on your budget and needs. You should think about how much you can pay out of your own pocket and what kind of medical services you may need now and in the future.

Choosing a Medicare Supplement Insurance Policy can be challenging. That's where a friendly, knowledgeable Physicians Mutual producer can help you with your questions and make sure you get the insurance policy that best fits your needs. We'll provide you with honest, straightforward answers to your questions. You have our word on it.

To learn more, [contact us](#).

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Are there any other options that help pay medical bills?

We also offer the [VISTA Funder annuity](#) that works with the Medicare Supplement High Deductible Plan F or [Innovative](#) Plan F coverage you buy from us to help make it easier to help pay health care costs.

Basically, when you have a medical expense you have to pay on your own that would ordinarily be applied toward your Medicare Supplement deductible, the VISTA Funder annuity steps in and helps pay it. Even better, the money you've deposited still grows over time, increasing your retirement savings. And, the money doesn't just have to go toward your deductible — there are additional ways to access and use the funds if you need them.

To learn more, [contact us](#).

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How do I pick an insurance company?

Federal law requires all Medicare Supplement insurance policies to be the same from company to company, although some companies may offer discounts or innovative options. So, the decision of who you choose can come down to the company's reliability, financial strength, unique options and customer service.

That is where we stand out. We care about you and provide honest, straightforward answers. We have a [solid reputation](#) built on our [financial strength](#), so you can rest assured we'll be here when you need us. Plus, we have an [Innovative](#) Option to help you save money.

When you buy insurance from us, you become part of a community that is listened to and treated with respect. There's no beating around the bush when you deal with us. Just simple answers from a straightforward company. Isn't that the way it should be? That's Insurance for all of us.®

To learn more, [contact us](#).

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Will my benefits change every year?

Your Medicare Supplement insurance benefits change to match the changes in Medicare, so if Medicare's deductibles and co-payments increase, your Medicare Supplement benefits will increase as well. Keep in mind, premiums also can be adjusted accordingly.

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Will my premiums increase?

Your Medicare Supplement insurance premiums may increase from year to year, depending on how a company determines its rates. Companies usually determine rates in two ways and may let you choose the option that best fits your budget:

- Attained age: rates increase every year based on your age, medical inflation and rising Medicare deductibles and co-payments.
- Issue age: rates may or may not increase every year; the only reason they would increase is to keep up with medical inflation and rising Medicare deductibles and co-payments (your rates don't increase because of your age). However, if the rates go up, they increase for everyone who has a Medicare Supplement insurance policy in your area, not just you.
- Community ratings: The same premium is charged to everyone regardless of age. Premiums may increase due to inflation.*

*This is the only premium type available in AR.

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What are some common Medicare Supplement insurance terms?

Here are the definitions for some common Medicare Supplement terms:

- Assignment: your doctor accepts the amount Medicare approves for a covered service; you still have a co-payment but all other charges are covered.
- Coinsurance: the percent of the Medicare-approved amount you must pay after the deductible for Medicare Part A and/or Medicare Part B is paid.
- Co-payment: the set amount you pay for each medical service (like a doctor's office visit).
- Deductible: the amount you must pay for health care before Medicare begins to pay, either for each benefit period for Medicare Part A or each year for Medicare Part B; these amounts can change every year.
- Excess charges: the difference between your doctor's actual charge and the amount Medicare will pay (not to exceed the limiting charge); you may end up paying the remaining amount Medicare doesn't cover.
- Limiting charge: the highest amount of money you can be charged for a covered service by doctors who don't accept assignment.

The definitions listed above are general industry terms and not representative of our Medicare Supplement coverage. Please refer to your insurance policy for exact definitions and details.

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Where can I go to learn more?

If you want to learn more about Medicare and Medicare Supplement insurance, you can visit www.medicare.gov. Topics include: the basics of Medicare and Medicare Supplement insurance and what each Medicare Supplement insurance policy covers.

Medicare Supplement policies can be challenging to understand. A friendly, knowledgeable Physicians Mutual producer can sit down with you and help you with your questions and educate you on all your options. With Physicians Mutual, you'll get honest, straightforward answers to your questions — every time.

To learn more, [contact us](#).

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